

AN ORAL HISTORY  
MILDRED STONE

The following pages are two conversations between Mildred Stone of Bloomfield, New Jersey and Mary Donovan, Ph.D, History, held on December 2, 1993 and January 28, 1994, the first of which was held at the Bloomfield Public Library and the second at the home of Miss Stone.

I am recording an interview with Mildred F. Stone at the Bloomfield Public Library on December 2, 1993.

MD: Well, we're talking this morning with Mildred Stone, tell me first of all we are here in Bloomfield, you were born in Bloomfield?

MS: Yes.

MD: And you have lived all your life, in the same house?

MS: Two houses. I was born in a house, not in the hospital, but that was a long time ago. And my parents had built the house when they were married and so I lived there until twenty years ago and then I moved to where I am now.

MD: Oh my, so you lived there and even after they died you stayed in the house.

MS: Yes, until my brothers and sister said you can't stay in this house anymore, you've got to do something. So I called up a friend of mine who lived in the neighborhood where I am and said, "My family said I have to move, and your neighborhood is the only place I want to go", and she said, "well you know there is never a place in our neighborhood. It's a very unusual little cul-de-sac over here by the church, it's Church Street East which means it's just east of the church". So I went away for a vacation and she called me up and said, "You won't believe this, but the man across the street has just died and the bank has the house. If you want it, you had better do something". So of course I knew the bank, my Grandfather had been president of it, so I called the bank and said, "I am at Lake George for the summer but I want the house at 58 Church Street East. Shall I come home?" "Oh no", they said, "wait til you get home". So as soon as I got home I called them up and I said, "I am ready to buy the Bender house". "Have you ever been in it?" they asked.

"No," I said.

"Well you have got to go in it before you buy it," they repeated. And I said, "Well I know I want it." So they made an appointment and I went in it and then I paid them cash for it, \$50,000.

MD: Oh my, it was a bargain.

MS: When it was built it was sold for about \$9,000. And the increase in the last 50 years is just incredible. Just perfectly terrible.

MD: So now where is that, the Bender House, what is the address?

MS: 58 Church Street East. Church Street is a very old street which runs from Elm Street to the Old First Church, and Church Street East is east of Elm Street. It's just one little cul-de-sac.

MD: Now tell me a little bit more about the house you were born in. Where was that house?

MS: That was up the hill from the Oakes property, you know the Oakes mill and the Oakes big houses. Well, our property, where our house was built was part of the Oakes woods. And they started it as a development too, so we were the first house built on that property and we had electricity. This was in 1898, and the grandfathers, my mother's father and my father's father both thought it was very dangerous to have electricity in your house. But the Oakes mill had it and this was Oakes Woods. I think that is the way we got electricity because it was already right there in the neighborhood.

MD: Now did your father work for the mill?

MS: No, my father worked in New York. He was in the oldest wholesale paper business company in New York. Bulkley Dunton was the name of it, nobody except people in the paper business know about that. But he was a salesman. My grandfather was in that company first and then my father went in as a young salesman, and my grandfather told me: "your father was the best salesman I ever knew."

MD: Wonderful, and is that what he did for the rest of his life?

MS: Yes.

MD: And you lived in this house then. Had your parents always lived in Bloomfield also?

MS: My mother was born in Bloomfield, my father was born in New York City, but came to Bloomfield when he was a baby because his grandfather lived in Bloomfield.

MD: So they were really early pioneers?

MS: Absolutely.

MD: You were born at home. Now tell me about the rest of your family.

MS: I had one sister who was two years younger than I. She was born at home too. Her name is Marjorie Stone Dugan. You being in New Jersey, you knew the Dugan Bakeries. Well, that's the Dugan family that she married into. They lived in Montclair. My brothers were twins. They were born at home and in those days you didn't know you were going to have twins. So my mother had one beautiful bassinette for the baby and when another one came along they just put it in a clothes basket wrapped up in a sheet. My sister, who was younger than I, came in and looked at the baby and said, "This is my baby" (the one in the bassinette). So I said, "This one is my baby." So all our lives they were our special little brothers. It was very nice.

MD: What were their names?

MS: Her baby was David and my baby was Franklin. Her baby was named after my grandfather and my baby was named after my father, Franklin A. Stone, Jr.

MD: Are any of them still alive?

MS: The interesting part of it was my baby lived in Bloomfield all his life; her baby lived in Caldwell where she lived most of her life. But he, the other brother, dropped dead on the golf course about 8 years ago. It was a wonderful way to die for him, but very hard for the rest of us. Except we are all Christian people and we know that he went to heaven and that was just a wonderful thrill to contemplate.

MD: What do you remember about growing up in Bloomfield?

MS: Lots of things.

MD: What's your most vivid impression?

MS: Feeling absolutely at home, anywhere. I knew people. I knew places and who used to be there. All the complete relaxation, I think, was one very interesting thing and good for me.

MD: Was Bloomfield a very isolated town?

MS: Not a bit.

MD: It was part of the spread from Newark even in those days?

MS: Yes, definitely. You see Bloomfield Avenue, the trolley cars and tracks, (and they say the tracks are still buried under Bloomfield Avenue) ran all the way to Montclair and eventually to Caldwell. And so that tied the community together and, of course, as you probably know, Bloomfield was part of Newark to start with. The settlers of Newark in 1666 bought from the Indians the beautiful valley between the Watchung Mountains and the Passaic River all the way out to what we now call the state line. So that was all Newark and in 1812 the whole top half broke off and became Bloomfield. General Bloomfield had been in the Revolutionary War. He had friends in Bloomfield, and was very friendly to the old First Church and things like that. The first Bloomfield was Nutley, Belleville, Bloomfield, Montclair, Glen Ridge, Upper Montclair and part of Forest Hill and then over the years it began to go off. Glen Ridge didn't go until about 1895. My father went to high school with the famous artist Frederick Ballad Williams (George Innes was the most famous Hudson River School artist in this area and other artists came in because of him and this man came into Glen Ridge and went to high school with my father in Bloomfield. We have a picture in the library that was none of his, very famous and valuable now.

MD: Would you mind if I asked you when you were born?

MS: 1902. May 21, so I am 91 years old. It's amazing to me.

MD: And you still feel very well?

MS: Very, very blessed. I walk several miles a day often, and I live in a house that has an upstairs and downstairs and run up and down stairs all the time.

MD: We were talking about the trolley down Bloomfield Avenue. Would you, as a young girl, get on that trolley and go to Newark?

MS: Oh, absolutely. We did all our shopping in Newark, so Hahnes, and Plaut's before Bamberger's. When I was growing up Bamberger's was down on Market Street. Of course we lived to see Bambergers much more important than the other two.

MD: And in terms of the social makeup of the town, were most people white?

MS: There were several little enclaves of black, but we were a poorer neighborhood than Montclair and the blacks were servants and gardeners and things like that. We did our own work so they lived in Montclair because that is where they worked. We had a little group that lived on Hickory Street off Liberty. They were the Prices and the Prices grew up to be successful businessmen. They drove vans and they had a moving business in Montclair. They began in Bloomfield.

MD: And were most of the non-American people ethnically of Scandinavian background?

MS: No, no. Polish. When I was growing up it was strongly Polish. Mr. Kliminski who is the President of the American Savings & Loan Association is the grandson of our gardener. I was talking to him the other night at a meeting and I said, "John Kliminski was our gardener and my father just loved him and depended on him and he became a naturalized citizen, and on election day he would come and ask my father how to vote." My mother, who was descended from the Pilgrims, couldn't vote because she was a woman.

MD: Do you remember when she got to vote? What did she say about that, was she glad? Was she a Suffragette?

MS: Not, really, no, she was glad, thankful and thought it was right but she had never campaigned as far as I know.

MD: Now let me ask you about going to college? It was unusual for a woman to go to college when you went, wasn't it?

MS: I talk about this so often. Miss Ella Draper was the principal of the high school when I was in high school. She had been the teacher of my parents when they grew up. They had gone to

Bloomfield High School. So all my life I knew Miss Ella Draper. She lived right over here on Church Street. The house behind the Parish House was Miss Draper's house. Well, as I got going through high school and was a junior, she began to talk about my going to college. I said, "I am not going to college" so she began to talk more about it. Finally she said, "Look, if you don't go to college, it's wicked. You've got a good head, it won't be hard, your father can afford to send you. So if you don't go to college, it's wicked." Well, I had been brought up not to do what is wicked, so I had to plan to go to college. So I looked around at what was the best, nearest college. It was Vassar. So I decided to go to Vassar. In those days, when a girl was born into a family that had been to college, they registered her for college. Vassar, by its charter was limited to 1100 students. So they always saved 25 spots for late registrants. So I applied for one of the 25 spots and had to take examinations. The other girls who were registered early did not have to take the examinations, and I passed.

MD: What kind? In French or English?

MS: I don't remember. I studied French in high school, and Latin in high school and I may have taken Latin and English and Math or something like that, I don't remember. That's interesting. I passed them.

MD: Did you go to Vassar to take them?

MS: No, I went to Columbia to take another examination later but I always think of that as the first place where I experienced the subway grates where you step on them and hot air came up and blew up my skirt. I don't remember where I went for the Vassar exams.

MD: But you took it by yourself or in a group.

MS: I went by appointment somewhere. Maybe I even did it in high school. I don't know. Anyway, I passed. So as I say, they saved some spots. They had off campus boarding houses for the girls who came in late; 1100 people on campus and 25 off campus. So I landed in the off campus boarding house. The people that were in the off campus boarding house were special because they also were late. The president of the college (it was right after WWI) was very interested in International Relations, so I found myself at the dinner table in the boarding house with a girl from Serbia, a girl from China and a girl from Russia who was Sergei Rachmanioff's daughter. So I ate my meals with those three girls. Here I had been born and brought up in Bloomfield, and my ancestors had been born and brought up in Bloomfield, and here I was with 3 international girls, that was an education in itself. Just absolutely wonderful.

MD: Did they speak English?

MS: All of them spoke wonderful English. Of course the Chinese girl had an accent, the Serbian girl had an accent. The Russian

girl, surprisingly, didn't have much of an accent. Her family to this country when she about 12 years old or something like that and she went to boarding school and she got very good at speaking English.

MD: Did she ever talk about the Russian revolution?

MS: Oh yes, I remember, we became very good friends until she died. All our lives we were friends. Her family owned a big rural property with a big house in Russia. She said, "I remember standing at an upstairs window looking down into the courtyard when the peasants were talking to my father, threatening him saying, if you don't get out of here, we're going to kill you." The Rachmanioff family immediately left. And they never went back, none of them ever went back to Russia. And it was a great sadness to Mr. Rachmanioff, he had a great love for his country, but he never went back. They went out at night from Russia. They went first to Denmark and stayed there for a couple of years, I think, and Mr. Rachmanioff had been to this country on a musical tour so he knew the United States and what it was like and the opportunities here, so they moved to the U.S. before WWI.

MD: So not too long after the revolution, I guess he got out before the actual revolution. During the unrest.

MS: That's right. There was great unrest, both out in the country and in the city. They also had a home in St. Petersburg. They lived in an apartment with a lot of people. And because of the unrest the men in the apartment had to be on duty to watch, guard. And the other residents wouldn't let Mr. Rachmanioff do it. "We aren't going to let you be exposed to dangers like that," they said. So he was recognized in his own country before he came to this country.

MD: And then he lived in New York City?

MS: They had a house in New York City for many years. And then they bought a place in California later. Mr. Rachmanioff died in California but is buried in Valhalla, New York.

MD: What was his daughter's name?

MS: Irina. In college when we first knew her, she said call me Irene, but pronounce it Irain, but when she got older and got married and she went back to Europe for a year or so she went back to Irina which was the real Russian way. Irene was the French way.

MD: Was she musical?

MS: She didn't play the piano. She was very musical in her judgment, her taste and her understanding, but she didn't perform herself at all.

MD: Let me go back to before you went to Vassar? How many other

girls in your high school class went to college? Any others?

MS: Some of them went to Montclair Normal School. And one girl went to Montclair Normal School and later went on and got a doctorate at Columbia. But that was many years later.

MD: So you were the only one that went outside ..

MS: It was very unusual in Bloomfield.

MD: How about nursing?

MS: No one in my class, I think. That was a common thing but I didn't remember any.

MD: How about your sister? Did she go to college also?

MS: She went to Montclair Normal School and taught kindergarten. And she also went to Pratt Institute in New York, Brooklyn, and did artistic things. She was very artistic. My mother was very artistic. She took painting lessons and art lessons when she was young and later when I was grown up she was still taking lessons. She did a lot of beautiful landscape paintings and things like that and also china painting when she was young. I have got beautiful china that she painted.

MD: My grandmother did that. It's a lost art. When you were in Bloomfield high school, you must have been at the top of your class.

MS: I guess I was at the top of the class all the time. You know the funny little spot memories which you have. I have a spot memory of standing on the corner of Liberty Street and Williamson Avenue, Bloomfield, and walking with my mother and we met a friend of hers and they started to talk, then the friend said to me, "I hear you are the smartest little girl in Fairview second grade." I said, "yes, I am." These spot memories we have are so queer.

MD: Did you feel in high school that it was hard to be intelligent? Especially around the boys?

MS: No, in our day the girls and boys were good friends and there was no problem, we got along well with each other.

MD: Did most of your classmates graduate and get married fairly quickly or was that something that took a while too?

MS: I think that took a while too. My best friend went to Montclair and was a school teacher and there were four of us. She was my best friend, she was in the church with me, the Baptist Church, so we were in school and church together. The other two girls I can't remember what they did. I guess one of them got a job in a bank or something.

MD: But you don't remember people getting married right away, because people needed more money I imagine.

MS: Of course you got out of high school at 18 and that was a little young to get married.

MD: When you went off to college, what difference did the church make in terms of your ideas. Were people in the church encouraging of that?

MS: Oh yes, they thought that was alright. It's funny because Vassar is not a church-related college. But Matthew Vassar was a Baptist and we were Baptists. And so we thought that Matthew Vassar was a good guy. He was in the beer business, you know. Of course, it was so different in those days when we went to college. We had chapel every night. I guess all the time I was in college. Of course, it stopped soon after I got out of college, but I think all the time I was there we had chapel every night except Saturday night. Seven o'clock every night and then go back to the library to study. The library was open to nine so we could rush to the library and do some things and then go home and do some more.

MD: Did you go to college with any plans to major in anything?

MS: No, I didn't know, I was a very ignorant kid and of course you didn't have to say what your major was for a couple of years, so it was alright. You took what they told you to take.

MD: Were most of the girls there the same as you, not knowing what they were doing?

MS: Yes, most of them. Yes, as I look back, people were just there to get an education and have a good time. Once in a while there would be somebody who wanted to be a doctor, but that was very unusual to have somebody in school with us who knew what they were doing.

MD: Did you stay in the boarding house all four years?

MS: Oh no, that was only the first year we had to stay there, as a matter of fact, during the first year as people flunked out or got sick and left campus, they would transfer somebody from the boarding house so that by the end of the semester of our 25 people we had maybe 10 or 12 left. Of our special four we were all there, as a matter of fact I was in a double room to start with with a girl from NYC who got transferred on campus, and Irene Rachmanioff lived in a little room on the third floor and she came down and was my roommate. We planned to be roommates the next year but she got so homesick that she transferred to Barnard. She finished at Barnard, so she was there only one year though we continued to be friends as long as she lived.

MD: And you would see each other in New York or at Vassar.

MD: What do you remember most about Vassar?

MS: Well, some of the teachers were wonderful and of course, being a small college we had top teachers teaching us. We didn't have students teaching us. The outstanding thing was having top teachers all through college. The head of the departments were my teachers and that made a difference. We had a great variety. Psychology was quite new in those days and I majored in Psychology and Dr. Washburn, Miss Washburn, we did not call them doctor, so it was a great experience. Also in those days, the teachers, professors had "at home" days and you were suppose to call on them, so we would call on Miss Washburn and she would talk to us about all kinds of things. It was just a wonderful experience.

MD: Did you see some of those teachers as role models?

MS: I suppose so, but not consciously, I just admired them, but I wasn't going to do what they were doing.

MD: What were you going to do?

MS: Go home and be with my family. I didn't want to do anything. As a matter of fact when I was a senior, one of my roommates had a blind date with a young man who had just taken his PhD at Johns Hopkins in Sales Psychology. The top psychologists and psychiatrists were just beginning to realize you could teach people to sell. Before that you were a born salesman or you weren't. My father was a born salesman. He was wonderful. But a lot of people weren't born salesman but they could learn. This young man had gone to college and gotten his PhD in that. I met him and he was working for the Mutual Benefit Life Insurance Company in Newark. He had just been brought into the sales department to bring them up to date on selling. So he said to me, "Do you want to work for Mutual Benefit?" Well when I was in high school, a lot of people went down to work as clerks for Mutual Benefit, so working for Mutual Benefit was nothing for me. "No, I am not going to do that." So that was in the spring and he kept getting in touch with me about working for Mutual Benefit, because I was graduating you see. And then in the summer when I went to Lake George he came up to Lake George to see me. "When you come back in the fall you better come down to Mutual Benefit." "I don't want to work for Mutual Benefit." So this kept on until the next spring, '25. In the meantime I started to teach cooking at Bloomfield High School, for which I had no preparation. So he called me up in March, and said, "Now look. We are going to hire a girl in this department and you better come down and talk to my vice president." So to shut him up I went down to talk to his vice president. So I went down and they treated me to lunch in the company dining room, wonderful food, and then they talked to me about the opportunities and I said, "Well, I can't come now because I am teaching high school in Bloomfield for two days a week." "Well, come to us three days a week." "I can't come now because it's March and I go to Lake George in July." "Well come to us now and take July off and come full time in August." So that vice president was a good sales-

man. So I said, "well okay, I'll go." So he said I would have to stay two years, because the first year I wouldn't be any good. Boy! So we agreed that I would come on the thirteenth of April for three days a week and stay two years. So I went down on the trolley car for a nickel to Newark, (walked a mile from home to Bloomfield Avenue) and when I got in I sat down with him and I said, "Now what will I do?" "Anything you want to. You know what our problems are."

MD: Did you?

MS: Well, they had explained that WWI made a great difference in the life insurance business because the government gave all the people in service \$10,000 in life insurance. Back in WWI days, \$10,000 in life insurance was an awful lot of life insurance. Fathers of families would have \$3,000 or maybe \$5,000. Very few people had \$10,000. Mutual Benefit was the first life insurance company in New Jersey, the fourth in the U.S. and we had a very old sales force. We were all over the U.S. We had a very old sales force and these changes in the business upset them so there was a very serious morale problem among Mutual Benefit salesmen. They had been with the company a long time, all these changes, they didn't know what to make of them.

MD: So what would happen for instance, would some servicemen who had had a policy with Mutual Benefit cancel it because they now got \$10,000 from the government.

MS: I suppose that happened a lot, but I never remember hearing about it. It was just the whole concept of how much life insurance a father of a family ought to have changed. And some agents picked it up right away and worked with it; others didn't know what to do.

MD: Were the sales force at this point all men?

MS: I don't remember when I first went to the company any women but before I left after forty-two years having promised to stay two, there were a lot of women and very good women, so we had a nice force.

MD: But you were the first woman in your office?

MS: We had a lot of clerks.

MD: Did you start out as an agent?

MS: Oh no, I started out as a staff member, not a clerk, in the sales department. As I said, "what shall I do?" and they said, "Anything you wanted."

So what I did was to get all the birthdays of all the salesmen and the sales record was always available so the first thing in the morning I would find the birth record, write a birthday letter to the guy and say, "You are doing real well, your produc-

tion is very encouraging, you must be proud of it, we are proud of you, happy birthday."

If the agent's record was bad then I would say, "Happy Birthday, we hope you are going to have a good year ahead. This year hasn't been very good, but maybe we can do something for you." So I started that and began to get friends all over the United States; the company let me travel. It took three days to get to California on the train and they let me go to California.

MD: So you just devised this as a way to improve morale. You were a person who was there to improve the morale of the sales force and you could design any program you want.

MS: That's right.

MD: Did you have much contact with other people who were designing such programs?

MS: No. No other company was doing it; we were a pioneer. It was very unusual. And as I say, the company let me travel and it was just wonderful. I met all the agents' families and had babies named after me and they called me the mother of the agents.

MD: I love it.

MS: I was 25 years old and they called me the mother of the agents. People came and wept on my shoulder.

MD: Were people surprised at how young you were?

MS: No, we had a magazine and my picture was in it. News gets around fast you know.

MD: How many other people were in that office with you? Was it small. In the office you worked in in Newark?

MS: Home office, we had about 700 or 800 there at that time I think.

MD: And many of those were agents?

MS: No, they were clerical people, and people that did the investments, and did publications, and reviewed applications for insurance clients and that kind of thing. And the actuaries, of course, that was a very important division.

MD: The young man who was at John Hopkins, did he stay in the office?

MS: He stayed five or six years. He got married and they decided that they wanted to be in the field. He wanted to be a manager, sales people in the field in Pennsylvania. And he thought I could help and said to me, "And so when I move to Pittsburgh, you come too." "No," I said.

He sent his wife to talk to me and she said, "If you don't move to Pittsburgh with us, you will never get married. You are too devoted to your family and you won't be able to pull yourself away." Well, I didn't care, I didn't want to get married anyway. And so I turned her down. She was right, I never got married.

MD: But you never moved to Pittsburgh either. Do you feel he wanted you because you did such good work?

MS: Yes, he knew I could do things for him in Pennsylvania that I had been doing nationwide and he'd use me alright. It didn't interest me.

MD: Now let me go back just a minute. When you first came out of Vassar, did you always go to Lake George in the summer?

MS: Yes.

MD: So that was what? For a month.

MS: The houses which I now own at Lake George have been in our family for over a hundred years. Our relatives lived in Glens Falls and they owned this property first. It's a very unusual lovely property. We have a sandy beach which is most unusual at Lake George. It is all rocks, but we have a sandy beach.

The houses are unfinished they were just camps, fishing camps, the outside wall is the inside wall. In my bedroom I look up at the rafters in the roof and people that come in and appraise the house laugh when you call it a bedroom. They say this is a loft. The taxes up there, they just rip off the people on the shore line. It's just terrible.

We had Fairbanks cousins in Glens Falls who owned these houses and they kept very close contact with the New Jersey family.

The Fairbanks family is very self-conscious. The Fairbanks house in Dedham, Mass. is the oldest frame house in the U.S. and I am 11th generation from the man that built it. And the cousins that landed in Glens Falls have kept in contact with the rest of the family. Some moved down to Little Falls. The original Fairbanks men that came down there were millwrights, and then they came to the Oakes Mill so that's how they got to Bloomfield. It's a long long time ago. So anyway some stayed near Lake George, and they kept in touch with the family down here. So we used to go to Lake George. I learned to walk at Lake George. We've got a little picture of me with a stick on a dirt road.

MD: So you always did that in the summer. Did you stay all summer?

MS: We didn't even go for a month originally. My father had only two weeks vacation when he was working. When my brothers who were 14 years younger than I grew bigger we would go and stay

a month; my mother, my sister, my brothers and I and my father would stay 2 weeks. He would come back and forth the other two weeks over the weekend. In those days the Grand Central Railroad ran right to Lake George. It doesn't anymore. My father would come on the overnight boat to Albany and take the railroad up to Lake George. It was very nice. So as I grew older I was used to having a month at Lake George.

MD: So you graduated from college and went for the month to Lake George and then you came back. How did you get the job at the Bloomfield High School?

MS: When I was in high school a lady by the name of Clara Schauffler was the domestic science teacher, sewing and cooking. I didn't like sewing, but I like cooking and I liked her very much. And so I took all the cooking she offered. In 1918, the last year of WWI, we had in Bloomfield high school boys who had victory gardens and high school girls who canned the stuff they raised in the gardens, and Miss Schauffler in the summer of 1918 was the person that ran the canning. The high school girls were encouraged to come and I canned beans and corn and carrots and all sorts of things. The funny thing is I can't remember who ate them.

We must have given them to somebody. So I got to know Miss Schauffler very well in the summertime and enjoyed her, and I also had taken the regular courses she had given in cooking and loved her. So after I graduated from college, she called me up and she said, "What are you doing?" I said, "Having a good time." She said, "Would you like to teach cooking for me two days a week?" I said, "I'd love to, but I'm not qualified." She said, "Don't worry about that, come down." So I went down to see her, she gave me an exam, sent it to Trenton, and then it came back and I was qualified to teach cooking for two years at Bloomfield High School.

MD: Temporary Teaching Certificate?

MS: So I started teaching two days a week and I just enjoyed it very much. It was very, very nice.

MD: You enjoyed the students.

MS: Very much.

MD: Do you remember what they paid you for that?

MS: Not much. If I had been full time, I think it would have been \$100 a month. When I started at Mutual Benefit they said, "how much do you want to be paid?"

I said, "I don't know." You see when they took kids out of high school they paid them \$60 a month. Can you imagine. \$60. a month to work 5 1/2 days. Five days and Saturday morning. So when they asked me what I wanted to be paid I said, "Well if I

had gone to teach high school it would be \$100. a month." (I think that was the figure.) "Well," they said, "we'll pay you \$100. a month."

MD: You started out at \$100. a month. When did you really start to get raises?

MS: I got many raises, but never went very high. One thing that I remember often. After WWII, we had a new president who had started as a salesman; I knew him as a kid. When he came in as president he said, "I want two assistants". Me and and a man from another department, so he had two assistants, this young man and me. As I say it, was in depression times, and in those days if you were good, every two years you would get a raise. So I knew I was doing pretty well to be chosen out of 800 people to be his assistant. So he called me in and said, "you're doing a good job, I suppose you're expecting a raise, because it is time now that you got a raise. You know we're having an awful hard time and the budget is very very tight and Joe, the man who was the other assistant, has got a family and children to take care of, you live home with your folks, you don't need any money, so I am not going to give you a raise."

MD: And what did you say?

MS: Okay. I think that is the reason I made so much progress, I never fought back in all kinds of situations. Okay, I didn't go around with a chip on my shoulder. I think a lot of the women today are spoiling themselves, spoiling their opportunity by being so obnoxious. There is no need to be obnoxious, just take it easy and push along.

MD: Keep doing what you're doing. But did you feel somewhat resentful though. Was the man younger than you, or younger with the company than you?

MS: Both. But he was good.

MD: Was he making more money than you were?

MS: I don't remember. I would think so, because he was married and had children. I think they must have given him more raises. Because they thought women don't need that much money.

MD: Down deep, did you think, "well, I don't really need that much money. Because I am living at home"?

MS: Yes, I think I probably agreed with the theory of it. But I didn't look forward to saying, "well, now here my pension will be based on what I have been earning, If I've been earning less than I ought to be earning, my pension will be less." Well, that is what it is.

MD: Part of the reality of the whole situation. Did you have any other women who were at your level in the company?

MS: Not for many many years. There were a number of women, for instance, in the actuarial department, one of whom was wonderful and they kept her way down here. It was several years after I got to be an officer of the company that they made her an officer. And, of course, after they had broken tradition and made me an officer it was easier to make her one. I don't even know now, I don't think there are as many women as men.

MD: And I would guess you could name women who run offices where men get the credit.

MS: Absolutely! This woman that I speak of did that. Her boss was smart, but she really did the work.

MD: What was her name?

MS: I can't think of it now.

MD: When were you made an officer?

MS: I went in 1925, it was 1934 I think. It was quick. When you look back, it's amazing.

MD: The program that you ran, do you think that substantially changed the morale of the company?

MS: Absolutely. It was very very different. As I said, they called me the mother of the agents. They named their children after me and all kinds of things. It really worked, it really helped. Of course, business got better, and that helped too. There were changes in the life insurance business as a whole. I was very involved in what is called the CLU movement. Have you ever heard of that? Well you know CPA in accounting, CLU (Chartered Life Underwriter) for life insurance is what CPA is for accounting. And it was started just when I came into the business.

And the man that was responsible for it was Solomon Huebner, who all his life was professor at the University of Pennsylvania. He was in the Wharton School and he was a famous professor but he got enamoured with the life insurance business and the need for the life insurance business to have a basic academic basis so he thought he'd do it. In the days when I started with the company, we had never had a company convention, but some of the sales managers in the field thought there ought to be meetings and the man in Buffalo, the manager, said, "I am going to have a meeting for my men and have this Dr. Huebner come and talk to them about this, and anybody else who wants to come can come." So he had about maybe 150 people there and the company let me go. So I met Dr. Huebner right away and got enamoured with what he was doing and we all said, "we'll pull together and make the Mutual Benefit a leader in this enterprise which is the quality kind of salesman we believe in." We didn't believe in high pressure, we believed in service. So, as I say, I got very much interested in it, and

when they started their first examinations, I took them all in one year and passed them. I was the first CLU in the state of New Jersey.

MD: Wow!

MS: And I knew Dr. Huebner.

MD: Now who gave those examinations?

MS: That was Dr. Huebner. They had organized what they called the American College of Life Underwriters. Its headquarters was in his office at the University of Pennsylvania. It just happened like that. That is where all the CLU things were. The first thing you know I wrote his biography and I wrote the history of the CLU and so it was part of my life. And the company was so wonderful about that. When I was working on Dr. Huebner's biography I would go down right outside of Philadelphia, I would go down Monday morning, work all day at the office and in interviews, go home to him and his wife and talk to her, because she had a lot to do with it too, and then come back up to Newark on Tuesday. And the company let me do that. The company was very very flexible and cooperative with me, if I did all the other work. I worked nights and days, weekends, that's all right too.

MD: So that in a sense what you were doing was continuing education as you worked and it was a day when specific education for insurance underwriters was developing. So you were part of the development.

MS: Yes, I was.

MD: You didn't go to courses that were already set up.

MS: That's right, he was just doing it.

MD: And he was key to this movement nationwide. Who began to pick up on it in New Jersey? Your company did. Did other companies?

MS: Oh yes, the Prudential. Pru had a man in their sales department who became very interested in it and he taught the classes in this area for many years. People that wanted to take examinations, you could study by yourself if you wanted to, but if you wanted to go to a class this man from Pru was very good at that. Then also Mr. Orville Beale, who began as a salesman in Minnesota and I met him when he was a kid, eventually came to Newark and eventually became president of Pru. He died this past year, had lived in Short Hills and he was very very helpful in NJ because he took a leading part nationally but also for the Prudential. The Mutual Benefit and the Prudential have both had a good CLU history.

MD: So you started and eventually did you encourage Mutual Benefit to have conferences?

MS: Yes, and national and inter-company conferences and everything. And the National Association of Life Underwriters which was an overall life insurance group was developed and began having meetings all around too, and I went to those all around the country.

MD: Newark was a central place for insurance, wasn't it?

MS: Yes, of course, the Prudential got bigger than we were, fast. They were much younger, we started in 1845, they didn't start until the 1860's, something after the Civil War. But they outgrew us fast.

MD: Why? Do you know?

MS: Because they had house to house salesmen to whom you paid 25 cents a week. Mutual Benefit never did industrial insurance.

MD: Mutual Benefit was totally life insurance.

MS: Yes.

MD: Is it still totally life insurance?

MS: We had some health insurance after my day, but I don't know about now. Of course the sad mess of the Mutual Benefit today has changed everything.

MD: As a young woman working for Mutual Benefit, you'd get up in the morning, walk quite a ways to get onto the trolley and then go down there, and who did you eat lunch with?

MS: Well, we had a company lunch room. And when I first went, it was a sitdown, you had an assigned place at the table, you had linen tablecloths and napkins, waitresses in starched uniforms. One end of the dining room was men, the other end of the dining room was women. Men had goblets, the women had tumblers. For many years.

MD: The men didn't get any wine in them though?

MS: No.

MD: And so the women you were eating with were mostly clerks, and not the officers.

MS: That's right.

MD: So that nobody ever suggested that you, as an officer, you should sit over with. . .

MS: Well, I got to be an officer. Of course, we had an officer's dining room which was separate. When I got to be an officer, I decided to take advantage of that and eat in the officers' dining room but not to eat there everyday. So as soon as I got

to be an officer, they had two officers' dining rooms, and I picked out a friend of mine in each dining room and said, "I am going to lunch with you today, please." He said, "alright. And took me."

MD: And you would be the only woman in the dining room. .

MS: And I ate in both dining rooms to establish my right to be there and then I went back and ate with the girls.

MD: Where did you prefer eating?

MS: Well it was really more fun with the girls who you knew so well, and they were very congenial.

MD: And did you see some of them socially?

MS: Oh, a great deal. And one of them got married and retired and then we had supper together once a month. She lived in Chatham, her husband worked in Mutual Benefit, I'd drive out and we'd go out to dinner all by ourselves.

MD: When you ate in the officer's dining room, did you get any eyebrows raised?

MS: Not that I know of. I think there was a little tension, but they were very kind to me. I think they recognized that it was nice of me not to come every day.

MD: Oh really, you felt that too.

MS: Yes, I think they appreciated my keeping away. Of course I would bring visitors when I had an agent or salesman visiting. I'd say well, let's go and eat in the officer's dining room. Of course the agents that came to the office were usually pretty top salesmen, the other officers enjoyed talking to them.

MD: So then you would work all day and come back on the train at night. You continued to live at home. Did your sister live at home too and your brothers?

MS: Till she got married, the boys were little. They were 14 years younger than I am.

MD: Did you have things to do around the home?

MS: Everything. You see it was the days when you had help. We had a full time gardener. We had 100 chickens in the back yard. When I was little I tagged along after my father. My father loved chickens. It was his hobby. We had an electric incubator in our playroom in the house where the chickens were hatched. Sowe would watch the chickens get hatched, take the shells out. We kept them in pretty well. Of course, when they got dried out they went to the chicken house.

MD: Did you like the chickens?

MS: Yes, I liked the chickens.

MD: Did you not like the butchering?

MS: Oh, John Kliminski used to chop their heads off with an ax and then they'd run around, they didn't die. I remember seeing that a lot. We had chicken every Sunday.

MD: We had chickens next to us and I just hated the chopping block where they chopped the heads off. And the smell didn't bother you?

MS: Well it was way out in the back. Our property was about an acre.

MD: So inside you had a cook who fixed the meals? And was there a maid who kept the house clean?

MS: Well, they came in, we had one live-in maid who did all the cooking and some of the cleaning, we had a wash woman who came in, we had a housecleaner who came in.

MD: You didn't have to bother about your meals?

MS: No, no. Shopping, the man from the store came around in a wagon and took your order in the morning and delivered it in the afternoon.

MD: It must have been a lovely existence. What did your mother do all day?

MD: She liked to paint. Before she had any children, she painted a great deal and took lessons. She had friends and she helped us dress in the morning and she sent us off to school and made sure we came home, and she was very active in the church and the church ladies had things.

MS: Was she active in any other club.

MD: There was no women's club in Bloomfield for many years. All her interest was the church, there were various church activities, ladies' sewing circle and all that.

MD: Did you all go to church regularly? Evening service?

MS: Church had morning service and Sunday school, evening service and then when you were grown up, you had the young people's meeting before the evening service. So we had a very busy time on Sundays.

MD: Did you have the same pastor for a long time?

MS: One pastor was there for a long while while I was growing up. At Christmas time we always had the family at our house and

we always had him too, him and his wife. So they were close to us. And then before I went to college he left. I guess he just retired, he had been there a long time. And we got two or three other people who were not as much a part of the family as he was. And my grandparents of course all lived in Bloomfield and my grandmother (Mother's mother) died the Christmas day before I was born so when the baby came along that was a great comfort to the family and my grandfather always had a very special relationship with me because I came in when he needed somebody to love.

MD: Were you named after her?

MS: Wasn't named after anybody, just that my father thought it was a nice name, which is odd isn't it? Anyway my grandfather always was especially good to me. And when I was still in high school he took me to California to the Grand Canyon, to Yosemite, to Banff and Lake Louise, back to Yellowstone Park, on the train. It took three days to get out there. It was wonderful, just my grandfather and me and my aunt. My mother's sister and her husband lived with my grandparents, so she (my aunt) went to California too.

MD: Did you visit anyone in California?

MS: We had relatives in California. We went to see them and they fed us rabbit which I had never eaten. It didn't taste bad but it made me feel funny eating it. I remember sitting at a table looking at this rabbit wondering if I could swallow it, which I did.

MD: My brother shot a rabbit and my mother felt we ought to cook it and it was the awfulest thing I ever ate. What do you remember about the ride out?

MS: We read a great deal. Magazines and things. I remember my grandfather coming along one time and saying, "you girls should look out the windows, you shouldn't be reading all the time." And I remember one place where we went through a desert area in Arizona, or somewhere, and the little animals, Prairie dogs, were standing up all over looking at the train. There aren't so many any more they say, but there were so many of them on that trip and it was fascinating to watch them.

MD: You were talking about reading books, the other thing I wanted to ask you about. I see you are a member of Phi Beta Kappa. Were you inducted at Vassar?

MS: I was a junior Phi Beta Kappa at Vassar and when I called up to tell my family, my mother said, "Are you sure it isn't a mistake?"

MD: Why did she say that?

MS: I don't know, I was real horrified.

MD: Tell me about the induction.

MS: I don't remember, isn't it funny?

MD: Were you surprised when you got the invitation?

MS: I think I was, yes. I knew there were junior Phi Betes, but it wasn't a conscious objective of mine. Somehow or other I wasn't very aware of Phi Beta Kappa until I got picked, but then of course the next year I was excited about my other friends who were in.

MD: Did you continue your association with Phi Beta Kappa.

MS: Yes, the first year I graduated there was a Phi Beta Kappa women's organization in New York and we had meetings every month at different places. It was simply wonderful. We'd go up to Columbia to the teacher's club. We'd go over to the Washington Irving High School. We'd go to all kinds of places in New York. I would stand on 6th Avenue waiting for the DeCamp Bus to come along, all by myself in the dark at 14th St. and 6th and not worry at all.

MD: Why did you go to those meetings?

MS: Oh, they were so interesting. Wherever we went, somebody, the committee had picked it out. I remember we went to Fosdick's (Harry Emerson Fosdick) church on Riverside Drive and had a lecture about the windows. It was so interesting. And each place we went was something different.

MD: Did you remember Fosdick when he was here? Pastor of the Baptist Church in Montclair?

MS: Yes. When you think what a wonderful leader he was! The year I went with my grandfather to California, the first step of the journey was to Denver where the Northern Baptist Convention was having its annual meeting. The Northern Baptist Convention was a group that separated from the Southern Baptists in the Civil War. The Northern Baptists had the Foreign Mission Society, the Home Mission Society, the Women's Foreign Mission Society, the Women's Home Mission Society and the Publication Society. My grandfather was the president of the Home Mission Society and the treasurer of the whole thing. So he was a very important person and he always went to the meeting which was always the third week in May. He was away when I was born on the 21st of May. So we went to this meeting in Denver. There were thousands of people who came to it. It was in a big auditorium like a concert hall and booths, and Harry Emerson Fosdick was the preacher at the last Sunday morning. I remember yet. He preached on the God who is wonderful for us, and his final words, were "Oh Lord who changeth not, abide with me." I can still see and hear him.

MD: He must have been an amazing preacher.

MS: He was a very unusual person.

MD: Did you ever know Raymond Fosdick.

MS: Yes, how do I know him? I can't recall.

MD: He worked for the Rockefeller Foundation in New York.

MS: Yes, well I got involved with him somehow.

MD: To get back to when you were first working in Newark, as far as a social life, you went to the Phi Beta Kappa meetings, did you get involved with the AAUW right away.

MS: Well, our AAUW, when it was founded in Bloomfield, I was one of the original members. And a Vassar graduate Janet Melvain, was the first president, I think.

MD: And that was in the 1920's or 30's.

MS: Yes. Fifty years ago, fifty years would have been '43. I guess it was a little earlier than the forties.

MD: And that was an interesting program?

MS: Oh yes, it was wonderful and they met every month. I enjoyed that. I was an early president.

MD: So you enjoyed that and you continued to work in the church on Sundays. Was there any tension living at home, or had they accepted the fact that as a mature woman you were coming and going?

MS: I had my own car, of course, very early.

MD: When did you have your car, did you buy a car?

MS: I got it when I was still in high school. My father bought it for me. I got my driver's license in New Jersey when I was sixteen. You had to take a special examination to get it and I got it. When the end of World War I came, there was a false alarm that the war was over and we all rushed home and got our cars and paraded down Bloomfield, blowing our horns. I was very mad at my father, he wouldn't let me drive with the women who drove in World War I for the Red Cross. We had a real strong Red Cross in Bloomfield in World War I and they had an automobile crew and my father wouldn't let me join.

MD: Why not?

MS: Well because you went places and took soldiers and he didn't think it was proper and he didn't want me driving to Red Bank at night all by myself, which is pretty sensible.

MD: But you were mad.

MS: I was mad.

MD: Did some of your friends join?

MS: None of my friends drove. I bet I was the only girl driving in Bloomfield at that time.

MD: Did your father have a car also?

MS: My father had the second automobile in Bloomfield. He drove it himself always. He had the first safety bike in Bloomfield. Two wheels the same size. We have pictures in the Historical Society in Bloomfield of the policemen riding on bicycles with the big and little wheels. So my father was a pioneer.

MS: Do you think you got some of your pioneering qualities from your father?

MS: I do. Decidedly.

MD: What do you think you got from your mother?

MS: Interest in art and people. She was a very people person. Both of my parents gave me a wonderful heritage. Because my father was a wonderful salesman and instinctively I've learned a lot about selling.

MD: Was he pleased when you took the job with Mutual Benefit?

MS: Yes, he thought it was a good idea.

MD: Did he urge you to take it or did you not really discuss it with him?

MS: They said, "do what you want."

MD: They weren't pushing you one way or the other?

MS: No, not at all.

MD: Your mother didn't say you shouldn't work in Newark?

MS: They knew the Mutual Benefit. Both my grandfathers and my father were insured with Mutual Benefit. When I got down there and got working on the records, I found the applications from all of them. And the company never threw anything away until after World War II. It was wonderful. I never majored in history but I have been a historian all my life and when I got down to the company and could dig into all these historical files, it was absolutely fascinating. Presidents of the United States were insured with Mutual Benefit. Franklin Pierce was insured with the Mutual Benefit. We had his death claims. And he's a relative of ours. One of my nephews is Richard Pierce Dugan so I fished the death claims and sent them to him because they were

going to throw them away. Oh I just had a wonderful time.

MD: So while you were doing that, what other things took time away from the company? Or did you feel those first 20 years with the company, that most of the time was with the company?

MS: Oh no, I was very active. I was trustee of the League for Family Service for 37 years. That was wicked. Nobody would allow you to do that now. I was a trustee of Mountainside Hospital for twelve years and they had to pass a special allowance for a third four-year term. I was Chairman of the School of Nursing Committee.

MD: Why all of these things? Was it because you were a good board member?

MS: I guess so. I spent a lot of time working. Of course I didn't waste time on things I didn't think worth doing.

MD: Now what was this - the League for Family Service. Tell me about it.

MS: Well that is a wonderful organization. There were four women in Bloomfield who were very important to me. One was Clara Schauffler whom I've already told you about. Another person was Dr. Gertrude Ward. The Wards were original settlers in Bloomfield from the 1660's. Gertrude Ward went to high school with my father. At the high school graduation program, she was a speaker and he was a speaker. Dr. Gertrude Ward and my mother were good friends, so I knew them all my life. She was a member of this old Ward family and she had a brother who was in medical school and he was horsing around and not getting anywhere and she said, "I am going to medical school too." She kept his nose to the grindstone and he became a famous doctor in New York. She graduated as a doctor from a New York hospital. When she graduated, accredited as a doctor, her family didn't want her to practice and they let her have a little practice for women and children or something like that.

While she was taking her course in New York she had become acquainted with what was then called the Charity Organization Society. It was an organization to give people advice and help, not just blankets and a bundle of coal, but to help them get out of their troubles. She was very much interested in it so when she came back to Bloomfield, having graduated with nothing to do she decided to start a charity organization society in Bloomfield. It was the first one in New Jersey. She had women on the board, and Catholics on the board and she had men on the board. It was a new thing in Bloomfield to have men and women on the board, and Catholics and Protestants working together, that was the League for Friendly Service, "not alms but a friend" was their slogan, and their purpose to help people get out of their troubles.

When the Community Chest was started after World War I the League

was one of the members. The League for Family Service, as it is now called, is still the largest item in the Bloomfield Community Chest, now the United Way and that started with Dr. Gertrude Ward.

MD: Now, did she run it, did she use that as her occupation?

MS: She would never allow herself to be President of the Board, she was the chairman of the advisory committee or something like that. She lived on the Green and the office was across the street in the Community House which we had in those days, which was torn down, now the location of the Civic Center, next to the library. The League for Friendly Service was one of the first things in our Community Chest.

MD: Did she continue to work as a physician for women and children?

MS: Not much. When they had the small pox epidemic and they had the small pox place in Brookdale, she was the small pox doctor.

MD: You mean they took people out there, they quarantined them out there and she was the doctor?

MS: Exactly! She was a wonderful person, a great great influence on me. So I was with her on the Community Chest Board and with her on the League for Family Service Board

MD: About when, do you remember when you first got appointed to that board?

MS: Well, I was quite fresh out of college when I got into these things. When I was on the Board of Mountainside Hospital, one of the directors was the President of the Chemical Bank of New York, the President of the General Motors Finance Corporation was on with me, they had headquarters then in New York. For me, a young college girl, to sit on the board with men like that was a wonderful training. They made me the Chairman of the School of Nursing.

MD: Were you one of the few women on the Board.

MS: No, we had a nice percentage of women on the Board. We had more men than women but enough women to make it important. Mrs. Oakes was on the board. She was a pillar of Mountainside all her life and I lived close to her all her life. I lived on the hill and so I did a lot with Mrs. Oakes. She was on the Board of the League for Family Service with me and I used to pick her up and take her to the meetings.

MD: Did she not drive?

MS: She never drove.

MD: When you were on the Board, particularly the League for

Family Service, what did you do as a board member? Did you get involved in what we would say today in social casework.

MS: The casework was what the organization did. We didn't know anything about particular cases.

MD: So you went to Board meetings and raised money?

MS: . . . and determined policy, and bought the house, for instance. The Board members had to decide to buy the house - the present office.

MD: What was the most interesting thing that you did? What were the crucial problems you had to deal with?

MS: We were recognized as an outstanding leader in Bloomfield. I don't remember we had problems locally.

MD: You had what we would call today welfare mothers, and very poor people? Did you have a lot of work to do during the depression?

MS: Yes, we had a lot of work during the depression. We also had, of course, many immigrants coming in. One of the things we had for a long while was a person that would help immigrant mothers know how to feed their children, and cook and buy in Bloomfield. We had a person whose job was service to mothers living in the United States.

MD: Did she organize Mothers' clubs.

MS: No, it was one on one. She did sometimes get little groups together. I don't think she had mothers' clubs.

MD: How about birth control?

MS: We didn't talk about that at all in those days. We didn't talk about that at all that I remember. It is interesting isn't it. Times change. And when you think of what school was like in my day, it was so different. You feel sorry for the kids in school nowadays. It must be terrible.

Because of drugs. So far as I remember we didn't have behavior problems in high school. We were all good and behaved and enjoyed each other. We had Blacks, a lot of Polish, and were beginning to have some Italians. The Italians are a very big proportion of the population now. The largest, I think.

MD: How about Irish?

MS: Oh we had lots of Irish way back. Some of my ancestors were Irish. John Collins who was my great great great grandfather married Mary Baldwin, who was an original Bloomfielder, came from Bally Shannon, Ireland, and fought in the Revolutionary War under George Washington and was wounded in the battle of Stony Point.

After the war he came back and built the house that is still standing up by the Kinder Towers. That is the John Collins' house. He was an original member of the Old First Church and was my great great grandfather.

MD: On your mother's side

MS: Yes, Of course there were a lot of German that came. That was the reason that the Bloomfield College was founded because there was a big German immigration and they wanted pastors that were trained in this country for the German congregation, not people imported from Germany.

MD: So Bloomfield College was originally a school to train clergy.

MS: Yes, Presbyterian.

This is Mary Donovan. I am interviewing Mildred Stone on Friday, January 28, 1994, a blustery day, at her home in Bloomfield, NJ.

MD: Mildred, as we start talking today in the midst of a terrible rainstorm and snowstorm and all kinds of things, it made me think about. . . did you ever think about moving away from Bloomfield? Going south and living where it's warm?

MS: I am not a bit interested in going to Florida. I've been to Florida many times and had many good times there, but I don't want to live in Florida ever.

MD: What is it that makes you want to live here in Bloomfield?

MS: Roots, for one thing. Friends and the community activities which I enjoy. I like Bloomfield. Bloomfield has changed, of course. I was born here. Recently I stood on the corner, Broad Street and Belleville Avenue, waiting for traffic to change or something, and I looked across the street and thought, "I remember when there was a grocery store there." It was a little old fashioned grocery store with steps and barrels of potatoes and apples and all sorts of things on the steps going up. And across where the high school is now was just a big open field. And I remember when there was some sort of a festival there. I saw the first Punch and Judy show I ever saw. So when you have that kind of old memories it sort of ties you in. You can't help it.

MD: You have also invested a great deal of your life in this community.

MS: I've had a very lot of interesting experiences here. Of course I don't like to sit down and twiddle my thumbs. I hate to watch television, all I watch is the news. And I am not a bit a television fan. But I like doing useful things and I have had a wonderful experience doing useful things in Bloomfield. I don't remember how much we put in before, but one thing I think was mentioned was The League for Family Service. I was with them for 37 years, which is, of course, crazy these days. But I also have been in many other local organizations and an original member of many of them, for instance, the AAUW. I was one of the original members of the Bloomfield branch of the AAUW. And the Friends of the Library, I was the first president of the Friends of the Library.

MD: And did you help to get that organized?

MS: Absolutely. Yes.

MD: Why did you organize the Friends of the Library?

MS: Well, we had a very very wonderful young woman who was on the library staff, and she had been to a library convention and had heard about a college which had established a Friends of the "Umdum" College Library. And she came back and was telling me about this and she said, "You know, we could establish a Friends

of the Library in Bloomfield." I said, "I think that is a wonderful idea." She said, "All right, I'll do the work and you can be president." So that is what we did. We started right in and the Friends of the Library has been very successful and very useful to the Library.

MD: Do you remember when that was?

MS: Yes, we had our 50th anniversary, so I think it was 52 years ago, maybe.

MD: And you knew her as a personal friend. Who was she?

MS: Her name was Helene Scherff Taylor. She was a local Bloomfield girl, her family had grown up in Bloomfield, and she lived across the street from the Jarvie Memorial Library. Bloomfield's first library was the Jarvie Memorial Library which was in the building which now belongs to the Bloomfield College. And Helene Taylor, Scherff in those days, lived across the street from it. And in those days your mother would send you out to sweep the sidewalk, so she would go out and sweep the sidewalk when the librarian was coming to the library. She went to college. She was interested in music. She was a very good musician. The librarian saw her sweeping the sidewalk and said, "I want someone to help me in the library. Wouldn't you like a job in the library?" And she persuaded her to come and work in the library. So she got into the library by the back door, so to speak, and she loved it. She was good at it and spent all the rest of her life in the library.

MD: She took Library Science in college?

MS: No, she had taken music in college. But, of course, she eventually took all sorts of courses. I don't know how she was established academically but she became the town librarian in due course so she was eventually the top librarian in Bloomfield.

MD: Did she continue to live right across the street?

MS: Most of the time she did. Well, of course, the library, when it became the Bloomfield Library, was no longer there. That was the original Jarvie Memorial Private Library. When we changed it to the Bloomfield Public Library, supported by the town (with Jarvie help continuing) we were in a store down on Washington Street for a while. Then they built the original Broad Street building, which is now the children's library. That was the original building for the Bloomfield Public Library.

That was built by a Bloomfield architect (Mr. Capen, I think) who lived right over here on the corner of Oakland Avenue, and he was very good. I remember going to the opening of that library and everybody said good things about it. We didn't have anybody saying, "Too bad they didn't do this or that." It was a very heartwarming experience. So I've been a friend of the library before we had the Friends. And over fifty years we have had the

Friends of the Library.

MD: Do you remember, as a child, going to the library? What did the library mean to you?

MS: Oh, absolutely. It was a place we walked to, part of which is now the Bloomfield College, and the librarian was a friend of my mother's. I was always completely at home in the library and loved it. And it is an interesting thing: As you walk up the library to the (let's see, the museum, that is the Historical Society Museum) museum, you have to go up three flights of stairs to the museum, and there is a bench on each landing, and those benches were in the original library that I remember going to.

MD: You remember sitting on those benches?

MS: I remember sitting on those benches as a little kid about 4 years old.

MD: Would you go to the library and just borrow books on your own?

MS: You asked me if I picked out my own books and I don't think I did. I think my mother probably picked them out for me in the early days.

MD: And you remember being there though and looking at various books?

MS: Oh yes, they had low tables of books, books spread out on the tables so you could sit there and look at them.

MD: Did you spend much time there reading books, or did you go there, get books and bring them home.

MS: Yes, that is what we did, and then took them back and got new ones.

MD: Yes, well it is such a joy to have public libraries available.

MS: I have such interesting associations with various libraries. I am all summer at Lake George, as I may have told you, and we have at Lake George a wonderful library. It is the Mountainside Free Public Library, and it is a little wooden building right on the edge of the lake-shore road about a mile from my house. And the key hangs on the doorknob, you can go in any time you want to. If you get up early before breakfast and you want to go to the library, you go down. If you're coming home from church Sunday afternoon, you can go in. It is just perfectly lovely.

MD: And they have never lost the key?

MS: No, they've never lost the key. People appreciate it. That area of Lake George was settled by people from the Century

Publishing Company. I don't think it exists with that name anymore. It was a literary colony there, so they started the library, and it was run by volunteers. I guess it still is.

MD: Well, I want to come back to the Bloomfield library. When you established the Friends of the Library, was it the public library already?

MS: Definitely, it had been for quite a long while by that time. The first librarian we had for the town was a Vassar graduate, and I was Vassar myself, so I was very close to her. It was a special time for me too, when she was developing things in Bloomfield.

MD: What was her name?

MS: Janet Melvain.

MD: What were some of the projects you did as a member of Friends of the Library or on the board?

MS: We had two meetings a year, I think, to start with. And we had famous people to talk to us, people to talk about history, people to talk about the town. At one meeting we had Dr. Lillian Gilbreth, from Montclair, who was very interested in libraries. Somehow or other I met her, I don't remember how now, and so as we were organizing I thought well, let's get Dr. Gilbreth to speak for Friends of the Library. So I went to see her. She lived in Montclair just off Bloomfield Avenue a little way, and I called her up and said I wanted to come talk to her about something. I went, sat down and she immediately picked up her darning. She was darning socks (it was the days before nylon and all of that) so all the time she was talking to me she was darning socks. And we made a date that she would come and talk to our group. Just before it happened she called me up and said, "I've got it on my calendar to come and talk to your group such and such a date, is that right?" I said, "I've got a bulletin we just sent out and I am sending you a copy of it." So she said, "All right, I'll see you there." She came and she was wonderful, she made a speech and everybody had a wonderful time. The next day I read in the paper they were having a big time in New York in her honor, but she wasn't there because she was speaking for us. She was free, she didn't charge us anything.

MD: Now was she already an engineer?

MS: Oh yes, she was famous. She was a wonderful lady.

MD: Were any of the children around when you got there. Were they grown up?

MS: They were grown up. I met two of her children, but I don't remember them very well. When I was with the Mutual Benefit and had to organize meetings for people, twice I had her speak for the Mutual Benefit and she got paid well for that. One time was

at the home office in Newark. We had a beautiful auditorium, and we had over a thousand people. We had clubwomen or something like that. And then we had a meeting down at Spring Lake for our salesmen, and I had a special meeting for the salesmen's wives and had her come speak to that. And, of course, they all loved her too. And that was very, very good. That was when World War II began. It was just beginning, the weekend we were having that meeting down there. It was in September.

MD: When Hitler moved into Poland.

MS: I don't remember exactly what was going on, but it was the beginning of World War II and we were all very upset about what was going on.

So my associations with her were very, very pleasant and I enjoyed them and am thankful for that.

MD: Let me ask you about another group that you worked with, the Northeastern Bible College.

MS: Yes, that was a big one and I was associated with it, and still am, for more than 25 years. The Northeastern Bible College was founded by the pastor of the Brookdale Baptist Church in Bloomfield which is where I am a member now and have been for over 50 years. Dr. Charles W. Anderson, his name was. Dr. Anderson founded the college and it became very, very successful. It was the only fully accredited Bible college in New England, New York and New Jersey.

MD: Where di they have classes?

MS: It started in the Brookdale Baptist Church, but after two years there they moved to Essex Fells and bought seventeen beautiful acres there. About two years ago when the college had to close we sold it to Kessler Institute. The college is near where their headquarters is and they are world famous. Essex Fells is fussing about having Kessler there. We are having a great deal of trouble with Essex Fells with the zoning so it is a real problem and I don't know how it is going to come out. We still, as a college, have headquarters there. Kessler is giving us free rent for three years.

We keep all the alumni records and we have a constant correspondence. You'd be surprised. I was surprised to find out of the constant inquiries that are coming to the college about people that want to know about this and that and the past so we have all the college records there.

MD: What will you do? Will you continue to do that forever or will you try to merge with another college?

MS: That is the first thing. We are going to try to merge with another college. But the state has some sort of arrangement. If you have to go out of business you can put your affairs with the

State Education somewhere, but we hope to merge with another organization and are working on that right now.

Northeastern Bible College has been a very wonderful school with about 2000 graduates now. It operated for not quite 50 years. It was, of course, a Christian Bible College, and the people are all over the world. A couple of years ago I did a book (I've written six books, had six books published, as you may know) but this book I had a chapter written by 20 different graduates, and it is such an interesting thing to read about these people all over the world and what they are doing and they were brought up right in Essex Fells.

MD: Now, as a Bible College, was it a general liberal arts college or was it to train Baptist clergy?

MS: Well, it was a liberal arts college in a certain sense, because it was the only fully accredited Bible college. Everybody majored in Bible, but they had a requirement for a balanced academic course in addition to that.

MD: So they had to take math?

MS: That's right. Not much math, but some science and some history and some psychology. Accredited meant you had to have a balanced program.

MD: So most of the people who went there were probably intending to become clergy.

MS: Yes, or missionaries, or Christian workers in general.

MD: But women went too.

MS: Absolutely, they all married each other. The pastor at Brookdale Bapapist Church right now, he and his wife both graduated from Northeastern. They were missionaries in Brazil for twenty years and a year ago came back to Brookdale Baptist Church.

MD: Is there an association with the Northern Baptist Church?

MS: No, after the Civil War the Northern Baptist Convention, they called it, and the Southern Baptist Convention split apart. And the Northern Baptist Convention was all the people north of what was the south in the Civil War. And as I grew up, my grandfather, my mother's father, was a very important leader in the Northern Baptist Convention. The Northern Baptist Convention was made up of five groups: the Men's Foreign Mission Society, the Women's Foreign Mission Society, the Men's Home Mission Society, the Women's Home Mission Society and the Publication Society. Those five organizations made up the Northern Baptist Convention. My Grandfather Garabrant, who was the President of the Bloomfield Savings Bank, became the President of the Men's Home Mission Society and the Men's Home Mission Society of the Northern Bap-

tist Convention was focusing on helping the black people who had been freed slaves, and their families, all over the south. The Home Mission Society started schools because there were no schools for black children. Some of those have now become accredited colleges.

The Bloomfield College, six months ago, had a wonderful woman speaker who had been the President of Spellman College in Atlanta, which was started as one of the mission schools from the Men's Home Mission Society of the Northern Baptist Convention.

When my grandfather was president of the Home Mission Society, he was a trustee of Spellman and used to go down there and visit. He was entertained in his home by the head of the school, a black man. When my grandfather came home and told us about it, I remember saying, "Grandpa, wasn't it queer to eat with a black man?" And he said, "I never thought of it." He was a remarkable man, very far ahead of his time in his attitude toward social problems.

To get back to the Bloomfield College speaker from Spellman College. She was Dr. Ruth Simmons, born in a poor farming family in Texas. She fought her way up in the academic world, through Spellman, and now is Vice Provost of Princeton. She is a great speaker, and very smart, very attractive personally. The Bloomfield College is doing a great job in adjusting to the problems of this part of the world. We are different here in New Jersey now.

MD: Well, I was asking you about Northeastern College. So they were sponsored partly by the Northern Baptist Church?

MS: Yes, the Northern Baptist Convention split off from the Southern Baptist Convention and the Southern Baptists are still going strong. Well about 1920, that era, World War I, the Northern Baptist Convention began to get very much influenced by the higher criticism of the German philosophers and there became a split in the Northern Baptist Convention. The Northern Baptist Convention is now still operating as the American Baptist Convention, but the split off is the Conservative Baptist Convention. The Brookdale Baptist Church and my relationships and the Northeastern Bible College were all part of the Conservative Baptist Convention.

MD: Now what was your role in the Northeastern Bible College?

MS: I was a Trustee.

MD: Were you a Trustee early on?

MS: No, one of my uncles was a trustee from the beginning. One of my brothers was a trustee later on, and I was a trustee for the past 25 years. So I put a lot of time in there.

MD: Did the Board of Trustees have a great deal of power in

shaping the institution?

MS: Yes, a lot. But we had some very good people on the Board, smart businessmen and people who knew what they were doing. Of course we had a number of pastors, also, but they were leading pastors and knew what the Christian education problems were and that was good. And we had women on the Board. I think I was the first woman on the Board, but there were two or three others when I was on the Board.

MD: Did they say why they appointed you, as a woman, to the Board?

MS: No, it wasn't an issue. They appointed me because I was the sister of my brother who had been there, and the niece of my uncle who had been there.

MD: Family connections rather than because you were a woman, although you were probably a good woman to be the first woman on the Board.

MS: Yes, yes. It was a reasonable decision.

MD: Did you feel any animosity from people?

MS: No problem, no problem at all.

MD: What have they done with the money that they sold it for?

MS: Well, we paid our debts for one thing. That was wonderful, we paid all our debts. A lot of colleges that failed have terrible debts. And we have paid all our debts so our reputation is good.

MD: And what did you do with your library?

MS: We sold it. There are organized people who buy libraries and they sell them to other libraries or send them to new colleges around the world who want English books so we had no trouble selling the library. I don't think we got our value out of it. People who knew they could get a bargain got it.

MD: I wanted to ask about another thing that Dorothy (Johnson) talked about and that was the Essex Club and their exclusion of women.

MS: Well, talking about my early experiences in the Mutual Benefit, somebody asked me whether they had prejudices against me down there. Well, of course, I went in under very unusual circumstances. I think I told you about that. The tradition was in the company when you had the annual meeting and elected new officers, after the annual meeting they would have an annual dinner for all the officers of the company. Well I knew I was to be elected an officer on such and such a day, and the tradition always was for the new officers to make a little speech, so I was

planning a little speech I was going to make. The President called me in and he said, "You know you're being elected an officer," and I said, "Yes," and he said, "You know we always have a dinner for the officers right after the election." I said, "Yes." He said, "You aren't invited because it is at the Essex Club and women aren't allowed in the Essex Club." I said, "Oh."

MD: You didn't protest.

MS: No, I think that that is the basic reason I had such cooperation from so many people. I never fought when things like that happened. Later, many years later, we got a young new president for the company. It was after World War II. I knew him well, I knew him from when he was growing up because he grew up as a salesman for the company in Michigan. I knew his family and his children. When he was appointed President (he came in first as Vice President), he picked out two of us, me and a young man to be his assistants. I was assistant to the president and he was assistant to the president.

MD: What was this President's name?

MS: His name was Bruce Palmer. And he had been President of the Junior Chamber of Commerce of the United States during World War II and he got a tremendous reputation as a leader and speaker during World War II because of what he did for the Junior Chamber of Commerce. So the company brought him into the home office and eventually made him President. Well, we were all working together, and you remember there came a slump after World War II and we had budget problems so he called me in. He said that I had been doing a good job and I knew they usually gave a raise to people after two years if you were doing a good job and "I'd love to give you a raise, but you know we are having budget problems and Joe (or whatever his name was, his other assistant), he's got a family and children to take care of and he needs the money so I am going to give him a raise. You live home with your folks and don't really need the money. I am not going to give you a raise." So I said, "Oh."

MD: You didn't protest that one either.

MS: No.

MD: How did you feel about it?

MS: I felt frustrated, but to a certain extent I felt if there were only two of us and he couldn't give it to both of us, he ought to give it to the other guy.

MD: Even though you had been with the company longer?

MS: He was a little younger than I and he was doing a good job too. But I never went around with a chip on my shoulder fighting people. I think one reason was my Christian philosophy

is that the Lord is going to take care of me and whatever I do I'll try to do it the way the Lord wants me to do it, and if this is the way things should go right now, the Lord knows all about it, and if I need to have honors, well, I have had honors in my time. I have had remarkable honors in my time. The Lord has given me many blessings although it wasn't dollars and cents right then. And I am sure that my attitude of not fighting helped me. I feel so sorry for the women leaders around today, going around kicking everybody and saying how badly they are treated and everything, I don't believe in that.

MD: You have a different way.

MS: I have a different philosophy of life.

MD: How about now, you did not go to the dinner the year you were inaugurated as an officer. How about the next year?

MS: They had a dinner, they still had it at the Essex Club. In due time I got into the Essex Club, but it was maybe ten years after that that the Essex Club changed their rules and allowed a woman to come in if there was a man who was taking care of her. You couldn't go in by yourself. You couldn't be a member, but you could be a guest of the Essex Club. I got to be a guest of the Essex Club eventually. Dr. William R. Ward was an officer of the Mutual Benefit, a Medical officer, but he also was a very famous local person. He was a descendent of the original settlers of Newark, and he was the President of the Historical Society and he was the President of this and that. He was a very good friend of mine. I remember the first time I went to the Essex Club. It was because Dr. Ward took me. I had the right kind of leadership when I went in.

MD: Well now, tell me that first meeting when you were elected an officer, and you were elected an officer at the big meeting apparently, and then the meeting was over and they all went to the Essex Club, what did you do?

MS: They didn't go to the Essex Club that day, it was a couple of days later. It wasn't immediately after that meeting.

MD: Oh, so it wasn't them walking across the street to the club. . .

MS: No, no.

MD: What did you do that night when the Essex Club dinner was on?

MS: I don't remember, I didn't pay any attention to it.

MD: Do you remember if you considered how it might be if they had let you come.

MS: Well, this is sort of like it. When I was elected an

officer, we had an officers dining room, in fact we had two officers' dining rooms in the home office. We had a big dining room for the staff in general, then we had officers' dining rooms too. I thought to myself I am going to establish my eligibility for the officers' dining room, so quite soon after I was elected, I said to one of the officers in my department, who was a nice old gentleman, "I want to go to lunch with you tomorrow," or something like that, "because I would like to experience the officers' dining room." I'm sure he hated it, I felt it, but he said, "All right," so I went with him and all the people at the table, there were about a dozen at the table, and so I had a nice time. I said, "Thank you, I'll come again some day," so the next day I went to an officer in the other dining room and said, "I'd like to come and eat lunch one day in your dining room." He knew I'd eaten in the other one and he said, "Okay." So he took me in and of course I knew all the people and I said, "It's nice to be able to eat with you once in a while and I think I would like to bring visitors some times." You see my job was to improve the morale of the agents, so I was constantly working with the agents. And we had a great many agents visiting the company. And to be able to take them to lunch in the officers' dining room which any other officer could have done too, but something that they would expect, and that was a real excuse for me to establish myself as a recognized eater in the officers' dining room.

MD: Right, so you did from time to time eat there.

MS: But not every day. I ate at my own table with the girls in the other dining room.

MD: Did you have friends who were women executives in other insurance agencies?

MS: No, there weren't any. Eventually, before I retired, I don't remember the Prudential ever had any women that I knew except salesmen, very good Prudential salesmen. The New England Mutual had a woman who was very good; the Mutual Life of New York had a woman who was very good, the Penn Mutual had a woman who was very good; they all came after me, ten years at least, after me.

MD: Did any of those women ever come to you and ask you how you did it?

MS: No, I don't think they did. We had known each other and way back there were women salesmen's groups. Because I was in sales work anyway, I was involved with them from the very beginning, and these other women mostly had come up through the sales work too, so they were involved with those women, so we were friends that way.

MD: But probably in the days you were with the firm, the few women who were in any job at that level felt isolated and didn't even try to make networks, they were just trying to survive.

MS: That is really quite the fact, that's right.

MD: Not quite the same way it is today.

MS: Things have certainly changed.

MD: Oh, yes. How about the Essex Club? Can women be members today?

MS: The Essex Club is dissolved. They are giving their building to the New Jersey Historical Society. They couldn't make it. It's a fact that people don't want the kind of thing that they wanted fifty years ago. It was a very exclusive men's club and the very top cream of the business and professional people of Newark went for lunch and sat around and talked to each other and it was a very very psychologically separated place.

MD: And it was good for a time.

MS: But its time is gone. I was invited to go to a meeting within the last six months down there. They showed us all over the building and talked about how the Historical Society could use it for this and that. And, of course, I had been very active in the New Jersey Historical Society. For many years I was on the Museum Committee of the NJ Historical Society. The Mutual Benefit was originally down town in Newark. About 1930 we built the building way up Broadway and then the Historical Society built a building just a couple of blocks away, too, because we had moved up there because it was changing upper Broadway. We thought Newark was going to develop out there and be high quality office buildings. When we were there, the Historical Society came there and then nobody else came there. Of course, World War II came along and that interfered with a lot of things. And Dr. Ward, whom I mentioned, was president of the Historical Society for a while and through him I knew the Historical Society so I have been associated with them and am now a life member.

When I retired one of the things I did was to establish life membership (it was cheap in those days, you paid \$100. and had life membership). So I am a life member in a lot of things that I was involved in because I was smart and paid ahead. It has worked out real well.

MD: So you were active in the New Jersey Historical Society even before they built their building near the Mutual Benefit.

MS: Yes, I remember going to the Historical Society when it was downtown near Hahne's. It was on a side street there by Hahne's. Of course I am an original member of the Bloomfield Historical Society and have been president of that somewhere along the line too.

MD: Do you remember when they started that?

MS: I can't remember that.

MD: What do they do?

MS: Well, we have very very nice meetings once a month (not in the summer). We have the historical museum which is wonderful. We have great cooperation from the library; we have the top floor of the Children's Library for the museum and it is a marvelous museum. We have wonderful early old documents, we've got wonderful paintings. Charles Warren Eaton lived in Bloomfield and we've got a lot of his paintings in the Historical Society Museum.

MD: The focus of the museum is the history of Bloomfield, I presume.

MS: Yes, that's hard to make ourselves focus on Bloomfield, because we could get gifts and things but we don't have room, so we have to have things only related to Bloomfield.

MD: Do you have a paid person?

MS: We have a wonderful volunteer, Lucy Sant 'Ambrogio is the curator of our museum and we have a committee of the Historical Society who works with her, but Lucy has been to college and has taken special courses about running a museum and she is great, I am very enthusiastic about her.

MD: Does she keep it open every day?

MS: No, it is open Wednesday afternoons from 2-4:30 and by appointment. School children, women's groups and some individuals also come by appointment. The museum has a lot of wonderful things: furniture, costumes, documents, we have jewelry, we have lots and lots of different things.

MD: And your Historical Society program is once a month.

MS: Once every two months.

MD: And do lots of members come out for that?

MS: Well, we have thirty or forty or sometimes twice that. It depends upon the program. That is not a lot and it deserves more but I don't know why we don't get more. I guess people have too much to do. They watch television. And of course so many women work that they don't have time to come out nights like fifty years ago some of them did.

MD: But now, as I talk to you, it sounds to me like you were very involved as a volunteer in many organizations while you were still working.

MS: Yes. Some times I think, how in the world did I do it? And the extra things. I think I told you I wrote six books. I wrote the biography of "The Teacher Who Changed an Industry". Solomon

Huebner, all his life on the faculty of the University of Pennsylvania, and he did change the life insurance industry. And I remember I would go down to the Wharton School early Monday morning once a month and talk to him and go to the library and talk to the University people and do various things. Then I would spend the night with Dr. and Mrs. Huebner and talk to her because she had a lot to do with it and she knew an awful lot of background and she was very helpful. Then I would rush back to Newark the next morning. I remember on my way home from one of these journeys to Philadelphia, I stopped at the super market and bought a lot of food because I was having fifteen people to dinner from Northeastern Bible College that night. We were having a Trustees meeting at my house.

MD: When you talk about women today not having time to do this community service, you are living proof that they could have done it. . .

MS: . . . if they wanted to.

MD: Tell me which other books you wrote. You wrote the biography of Dr. Huebner, . . .

MS: The first one I wrote was a short history of life insurance. When I was first employed at Mutual Benefit, of course, because I was the only college girl they'd ever had, I guess to that time, they gave me extra things to do. One of the things I was given to do was run a class for new employees about the history of the life insurance business. Well there wasn't any one place where you could read life insurance history. There were various magazine articles that had been published and actuaries made studies of this and that phase to the life insurance business, so I wrote one small book. And it was very well received because everybody needed it.

MD: Who published it?

MS: A life insurance organization.

MD: And then it was used throughout the industry?

MS: Yes.

MD: Did you get any royalties on that?

MS: I don't think so. It sold for \$1.25 or 79 cents or something like that. The money on these things never meant anything to me because never did I get any royalties out of them, I don't think. Well, then I wrote Dr. Huegner's biography. Then I wrote the history of the American College which is what Dr. Huebner organized, like the CPA in accounting, the whole program of training for basic education as a profession was the CLU (Chartered Life Underwriter) and I was the first CLU in New Jersey. I was a member of the CLU Association of New Jersey and later President of the CLU Association of Essex County. When I

was in College I got Phi Beta Kappa as a junior. Eventually I was president of Phi Beta Kappa of Essex County.

MD: The other books you have written.

MS: Dr. Huebner's biography, the American College history, the history of Mutual Benefit. Since 1865 we were the best company in the world. We did what was right, not because the law said it, but because we knew what was right and we did it. After the Civil War, we had many policyholders in the South before the Civil War. When the Civil War came and they couldn't pay their premiums, theoretically they were all through, but when the war was over we sent people down South to look for all these southern policyholders. If they still were eligible as policyholders, we started them up again.

MD: Now how did you find that out?

MS: Well we had records, they never threw anything away at Mutual Benefit until after World War II. It was just marvelous for a historical person like me. I found the first policy that was ever written on a person living in Bloomfield. I got that policy. I took it to the Historical Society Museum. It is there now. Of course the Mutual Benefit had a very very important person named Amzi Dodd who was a citizen of Bloomfield. He grew up in the old First Church and he had a big beautiful old house where the Civic Center is now. He was president of Mutual Benefit for years and years and years. So he was a friend of both of my grandfathers, I knew him well.

MD: Was he president when you went to work for them?

MS: Oh no, he was long gone by then. But I knew him well as I was growing up. I had a feeling about the company. And my father and both my grandfathers were policyholders of Mutual Benefit.

MD: When they finally cleaned out all the stuff they had kept, what did they do with those records?

MS: They threw lots of them away. When I found out they were going to get rid of those records, I rushed around and collected a whole lot of things and developed what we called the Heritage Room. We had the early applications on slaves. We insured slaves. If you paid \$200 for a slave, if he got killed or died of small pox, you lost money, so we insured slaves.

MD: Did you insure against runaway too?

MS: I don't think they ran away in those days. We had the gold rush. We had people insured in the Gold Rush. We insured all sorts of fascinating things. We insured women in the early days. Then we stopped. We didn't start insuring women again until I guess it was World War I.

MD: What made you stop insuring women?

MS: I think it was that the medical understanding of women was not good enough to do good underwriting.

MD: Do you suppose that women just lived longer and broke the bank on some of their policies?

MS: No. They died sooner. So many of them died in childbirth in the early days.

MD: You would have to pay a policyholder even though they'd only been paying two years?

MS: Yes, yes. Absolutely.

Md: So did you have a lot to do with putting together this Heritage Room?

MS: I did it completely. I was the only person who worked on it. Oh it was just so satisfying. We had such resources. There was a famous Newark cabinet maker. In the files we had an advertising folder about him. We had furniture that he made. And all that was in the Heritage Room.

MD: Do they still have that?

MS: After I left, they were going to dismantle the Heritage Room and the guy that was in charge of it was going to sell that furniture. I raised cane. I went down and I argued about that and I made them give it to the New Jersey Historical Society. So I walk into the Historical Society today in Newark and see this beautiful black mohair upholstery, walnut, carved. I saved that for the Historical Society.

MD: So after you finally quit you got rather tough with them on some issues.

MS: I did, yes. Well, they kept calling me back to do things for them. So they owed me something. They never paid me anything. I did things for them for free and then I could give them advice and ask for favors.

MD: Is there anything that you wanted to do in the company that you didn't do?

Ms: Oh yes, I am sure there was. I can't think what they were, but I am sure there were things.

Md: You didn't serve on the Board of Directors after you re-tired?

MS: No. No, they never thought of that, that would have been good. They did put women on the Board.

MD: You would have brought lots of experience. Didn't they put former employees on the Board?

MS: Well, men. Top officers, but generally speaking, the Board was an outside group. The woman who was the President of Barnard was a Director for several years. For many years I went to the annual meeting and voted. Also I was the "watcher of the polls." I did get paid for that. They paid me \$100, eventually \$250 a day for sitting there putting ballots in the box. And they had the original ballot box that had been in the company for 100 years. We had such lovely things like that.

MD: When did they put women on the Board?

MS: It was very recently. After World War II, I'm sure. There were never very many. The President of Barnard was the only one I knew. I think we've had two or three women on the Board.

MD: Why did you join the Historical Society, both the one here and the one in Newark?

MS: I helped start the Bloomfield Historical Society. I joined the one in Newark because I was very interested in it and Dr. Ward who was my very good friend was very important in it.

Md: And you would go to meetings after work? They would have what . . . an annual dinner. . . ?

MS: I don't think we ate, I think they gave us coffee and a doughnut or something. It was the activities and I was on the Museum Committee for many years and that involved planning things for the museum and being sure that things were done right and doing a lot of things. I remember we did a lot of cleaning and reorganizing exhibits and things like that.

MD: No, the New Jersey Society, located in Newark. I don't think there ever was a Newark one.

MD: Did you do much in terms of trying to solicit gifts for the Museum?

MS: Yes, every once in a while we would say, who do you suppose would have such and such. Well, I can ask that person. And we would get it often. A cradle, for instance. We didn't have a cradle. Well, we had a cradle in our family and I gave it to them. And things like that. When you knew what you wanted, you would ask around for who might have it, and ask.

MD: And that was a fun thing for you to do.

Ms: Oh it was wonderful. I loved it. And the people that were on the committee I enjoyed very much. They were nice ladies, they were all ladies. And they were all married women, no businesswomen at all. They were all wives of famous people.

MD: And so when they had meetings, would they have meetings in the afternoon?

MS: Yes, they had them in the daytime.

MD: So you would leave work?

MS: Yes, as I told you, as long as I had the work done, they didn't care what I did. It's funny, as I look back at it now, I had such freedom. It was wonderful. I think I told you somewhere along the line that I went to Vassar College with Irina Rachmanioff who lived in New York. I used to go to lunch with her in New York on a day when I was doing something else in New York. I would take two or three hours off extra to go. I remember one day when I was there to meet her for lunch. She said that we were going to so and so for lunch because it's Mr. Kreisler's birthday and Father and Mr. Kreisler are having lunch there. So we went there, it was some little restaurant in a brownstone building on upper Fifth Avenue. So here are Mr. Kreisler and Mr. Rachmanioff eating lunch and we went over and said, "Happy Birthday." A nice memory.

MD: So when did you start the Bloomfield Historical Society?

MS: I don't quite remember. I was President of that somewhere along the line.

MD: You started in response to the New Jersey Historical Society?

MS: I don't think that had anything to do with it. There were several women who were interested in the history of Bloomfield. I don't remember how they got involved in it; it was some special project. Maybe something to do with the bicentennial; before that, perhaps 175th anniversary. They started it and because I was involved in everything, I got involved in it too. So that I was one of the original members of the Bloomfield Historical Society.

MD: And served on the Board?

MS: Oh, sure.

MD: And then became President?

MS: Somewhere.

MD: What did you do as President?

MS: Nothing. As I look back, I can't remember what I did. That's too bad.

MD: You must have had a real good way to keep your calendar.

MS: I still depend on my calendar. I can't move without my

calendar but I don't carry my calendar with me. I have a big thing on my desk.

Did I tell you that I was on the Board of Education in Bloomfield?

MD: You did but we never got to talk about that at all. How did it feel to be on the Board of Education? Did you have to run for it?

MS: In those days we had an appointed Board. And if we had an appointed Board today, I think we would be better. I am against an elected Board. My Grandfather Stone was on the Board of Education before me. So I had a very very comfortable feeling about being on the Board of Education. I was on the Board for ten years and enjoyed it very much.

MD: You were there around 1957-58, because a friend of mine graduated from Bloomfield High around, it was 1954 and you were sitting up there at graduation.

MS: We helped hand out diplomas.

MD: So it was probably in the forties and fifties.

MS: I guess so. I was appointed by the Veterans of Foreign Wars, the Outstanding Citizen of Bloomfield in 1957.

MD: Were you on the Board of Education then?

MS: I don't remember, but I wouldn't be surprised.

MD: So what did the VFW do to honor you?

MS: It was on the 4th of July. They always announced the Outstanding Citizen of the Year at the 4th of July Fireworks. So we usually went to Lake George in July, as you heard, but they told me I had to stay home that 4th of July to have this thing happen. I had to make a few remarks. It was the first time I had ever spoken to 8000 people. I've been on the radio and TV a lot since then so I have spoken to thousands of people. But it was a very exciting time on the 4th of July 1957.

MD: Did you ride on a float?

MS: No, I don't remember how we got there. We just walked. We lived nearby and always walked to Foley Field. And I still go to the graduation. They have graduation there, and as a past member of the Board of Education, I am invited and I go.

MD: Why?

MS: Well, I like to see what is going on. And I went last Spring and I was very impressed. The principal of the high school was giving out the diplomas and of course he had to read

the names of the people. And all those foreign names, complicated as could be, he was perfect. He did a beautiful job of calling up each student. I wrote to him afterward. I said that I thought his ease with those foreign names was one of the most wonderful things he had done for Bloomfield.

MD: So he obviously had done some preparation.

MS: He had done his homework. So I was very very proud of him. I think that is what Bloomfield College is so good for. They are accepting everybody. They are making Bloomfield a reflection of this part of the world and that is great.

MD: Do you go to programs at the college?

MS: You bet I do? Every time I get asked, and I get asked a lot. I signed up this morning for a whole day on the 14th of February, beginning at 8 in the morning til three in the afternoon. They gave you a schedule of people speaking in the auditorium about different phases of the college. I am going to all of it.

MD: Who is responsible for this rebirth of the Bloomfield College?

MS: Well, Dr. Noonan, (John Noonan), the president, has been there only about three years, or four. He is the leader. Of course, he has help; he couldn't do it all alone, but he is the man that has got the vision. His house is right on Beech Street, a block from my house, so when they moved in to the President's house I had a tea party for the President's wife. I invited all the ladies around the neighborhood. So I got to know them as soon as they got here. We have been friends. She is a very wonderful lady. She is in education over in Passaic County somewhere. But they are a wonderful couple and doing a marvelous job for the college. I am enthusiastic about them and go every-time I get invited to anything if I can go.

MD: Have you served on that Board?

MS: No, I am too old now. He had me in cap and gown at one affair. They had to send to Vassar to get a Vassar hood.

MD: Installation it might have been, because at installation. . .

MS: Yes, that was probably it.

MD: Now you were active in the Vassar College Club too.

MS: I have never been President of the local Vassar Club but I am an active member of it. I am the Treasurer of my class at Vassar, 1924, and I have been for the last forty years. I had a communication the other day that said we are going to have a seventieth anniversary reunion. I asked, "Who is going to come?"

And they said, "We think we have five or six." And I said, "Well I'll be seven."

MD: Great! So when is that going to be?

MS: End of May. So that will be fun.

MD: Do you know any of the others?

MS: Oh yes, I know very well the one who is currently the organizer for it. She isn't the president. She's been on the Vassar faculty. I have seen her a lot.

MD: So how are you going to get there?

MS: Well, that is an interesting thing because my family won't let me drive that far. I was thinking to myself that it's too bad that my family won't let me drive because I think I could, but in the letter that came from the organizer, she said if any of you need a ride, I think I can get a ride for you. I remember once, maybe even the last time, some young alumna from around here came and took me. So I am sure there will be another one. But I don't go very often to the local Vassar meetings, they meet Sunday afternoons and I so often have something else to do.

MD: What do you do mostly now? Are you still very active in your church?

MS: Yes, I am active in the church, I am active in the Friends of the Library, I am active in the Historical Society, and I am active in all these other things. And I have got relatives that I am involved with. I've got five nephews and three nieces, they are all married and have children, and some of them now, grandchildren. I am involved with them. And, of course, I am at Lake George for two months in the summer, and many of them come there.

MD: How do you get to Lake George?

MS: My brother drives me in my car, and his wife comes in their car. They leave my car there. Then I have it all summer, you see. They come back two or three times during the summer. Some of their children come there. I have two houses up there, I live in one and all the young kids live in the other one. So we have a lot of family reunions. My family say, most of the younger ones feel more of a root in Lake George than they do in New Jersey because they have more time with each other there than they do here. That makes sense.

MD: It is so nice to have a gathering place.

MS: Sure it is, and they have memories they share there of so many interesting things.

MD: What do you do here just on an ordinary evening? Do you go

out much in the evenings now?

MS: No, I go out very little at night. I don't like to drive at night. I do go to things. The Historical Society has meetings in the Civic Center here, by the library. The College Club has its meetings in the Parish House of the Old First Church. So I just walk there. The AAUW also has meetings at the Parish House. Oh, a few years ago I was one of the Outstanding Citizens of Essex County. They had a big thing. I never saw a messier performance than they had. The building that they had it in is over on the South Mountain Reservation. They had all sorts of things going on there. There was a man walking around on stilts, while the meeting was going on. They called up the Outstanding Citizens of Bloomfield and I and Fred Branch, who used to be in the Library, were the Outstanding Citizens of Bloomfield for that year (I've forgotten the year). They must have had about twenty I think. Two each from ten different towns. I was also at one time the President of the Phi Beta Kappa Essex County Association.

MD: Now you told me about your early association with Phi Beta Kappa. After World War II did the Phi Beta Kappa Association change?

MS: I think we sort of tapered down. I haven't been to one for a couple of years, but I am sure that last year they had one at Upsala. It met in the library of that college on Sunday afternoons. I was President somewhere along the line. I have been going ever since so I have a nice feeling for that. They have very interesting speakers.

MD: Do many of the people who are teachers in the colleges come to those meetings?

MS: You find more teachers than anything in the Phi Beta Kappa group.

MD: Do they do much in terms of outreach in trying to get more people to come and join?

MS: I think they've dwindled down to nothing now. There are so many other things going on and you have to have somebody keeping it on your mind and organizing it. And I don't think they are doing that anymore.

Also there was a book published a couple of years ago called By The Women's Project of New Jersey. Well I am in that.

MD: Do you have a copy of the book?

MS: Yes, they presented it to us, had a meeting and we had our pictures taken, we were in the newspaper and everything.

MD: Did they do a display at the Newark Museum?

MS: No, the presentation was at a motel somewhere.

MD: Well, it's nice to be in there.

MS: Dr. Gertrude Ward whom I talked to you about was also in the book.

MD: Was she William Ward's wife?

MS: No, they were cousins. Gertrude Ward's family were the original settlers of Bloomfield in 1666, somewhere along in there. So she was descended from one of those early settlers. She lived on the Green in an old house where she was born, lived there all her life until she built the little house next door after all her family died, and sold the old beautiful Victorian house. She and her family were members of the Old First Church. She started the League for Family Service.

MD: Is it still going?

MS: Absolutely! We are the biggest thing in the Bloomfield Community Chest, the United Way, now. Dr. Gertrude Ward and I helped start the Community Chest. It came after World War I. In World War I Bloomfield organized itself to do a lot of the money-raising that needed to be done for the Red Cross, YMCA and various things in connection with the war and to give out the bond posters and things like that. Bloomfield organized a committee that did all the same things for every cause that came along so here were these people that knew how to do things. My father was a young man and he gave out the posters. He had places where he would take them, he knew where to go. Mr. Darling who had a farm in Brookdale, Darling Avenue is named for him, was the man that my father would take the posters to to be put around there. He was so dependable and so good and my father was always so enthusiastic about him that we called him Poppa's Darling. That World War I organization was the foundation of what became the Community Chest, which is now the United Way.

MD: What do you think is going to happen in Bloomfield? Do you see the dying of a lot of these volunteer organizations?

MS: No, no I don't. I may be wrong. The AAUW isn't very big but it is active and it is bringing some new members in. Of course the town is having trouble with the shopping center. People don't shop in the Bloomfield Center the way we wish they did. They go out to the malls. And there is a lot of talk right now in the Bloomfield newspaper to try to think of Bloomfield Center as a mall. Well that is easier said than done. There are a lot of people working at it. And I walk around Bloomfield Center a great deal because I waslk and I do my shopping around here. I don't know when I have been to a mall.

MD: You can get everything you need still within walking distance around here.

MS: Yes, I can.

MD: Do you have a grocery store you can walk to?

MS: Well, I walk to the A & P down in Belleville. I do most of my grocery shopping in a car because I buy a lot of stuff at once. Of course there are little grocery stores, not so cheap, but there is one that is very good, and I like it and I am thankful it is there but I go there only to buy milk or something.

MD: So that one of the things that you see is the dissolving of the center city and shopping area. What about the involvement of people who are moving into town into some of these organizations?

MS: My neighbor who lives right over there is very active in the League for Family Service, and I'm very thankful for her. She's been here for three years. She got into it somehow through friends of her little girl at Fairview School. She is a community minded person.

MD: So you are optimistic about that?

MS: Yes, in many ways. If we could get more people like her, that would be wonderful. Because there are more people like her moving in. We've got another girl who is on the Oakeside Board and Oakeside is another thing I am involved in in my neighborhood.

Md: Oh dear, I'll have to hear about that.

MS: The Mayor appointed the Cultural Commission ten years ago. It was Mayor Kinder who did it. I was a member of the original Cultural Commission. And we stayed on the Cultural Commission for four years or five and then we rotated off. We got Oakeside and I was helpful in getting the Oakes family to give Oakeside to the town. So I was on the Oakeside Board. Oakeside is the Bloomfield Cultural Center. And they have all kinds of music and art and activities for school children. We have a young new director and he's been there less than a year and he is very aggressive. He has dinners and you pay \$20 or more to go, but he makes it go. He is making money. The girl who lives across the street here was wonderful in getting a state appropriation for the roof at Oakeside. It has a metal roof of some sort. The house is over 100 years old and of course it is very important to keep everything the way it always was. We're very fussy about doing things the way it ought to be done. And so I helped start the whole Oakeside program

MD: And you find lots of children who go there now are children who don't have those cultural opportunities anywhere else?

MS: That's right. And the new director has good cooperation with the schools.

MD: So the bottom line is that you are positive about

Bloomfield.

MS: So long as we share Dr. Noonan's vision that we are changing. That's the thing. I go to the Brookdale Baptist Church. That was started about 100 years ago by white farmers. That is what Brookdale was, white farmers in those days. In Brookdale now there are black, yellow and Asians. And that is why we are growing. I teach the new members class. I had the first session of the new members class two weeks ago. And after it was over, a great big enormous Black woman came up and threw her arms around me and kissed me, and her son, about 18 years old lumbered along behind her and did the same thing. When I came home and told my family I said, "I must have done something right" to have them think I was Okay.

MD: And you teach that every Sunday?

MS: Oh no, we do that about once a quarter. Four meetings for the new members class. I do the first one which is Historical, about how we started, what we stand for and what our standards are. Two of them are doctrinal, what the church's philosophy is. The fourth one is the organization. So it gives the new members a basic understanding of the organization they are joining. And I think we do a good job.

MD: Well, I have certainly enjoyed talking to you.

MS: Dorothy said to remember all the things I should tell you. I wrote some of them down. I guess you have got them all. Thank you. It has been wonderful.